Certificate Number: 03088-PAE-DE-029834019

Bankruptcy Case Number: 12-16006



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>September 5, 2017</u>, at <u>7:19</u> o'clock <u>PM CDT</u>, <u>Joy E Wedderburn</u> completed a course on personal financial management given <u>by internet</u> by <u>Debt Education and Certification Foundation</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 5, 2017 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor